# Access to Colorectal Cancer Screening: Now and the Future

Nathan Bush and Mona Shah ACS CAN



## Current Health Care System

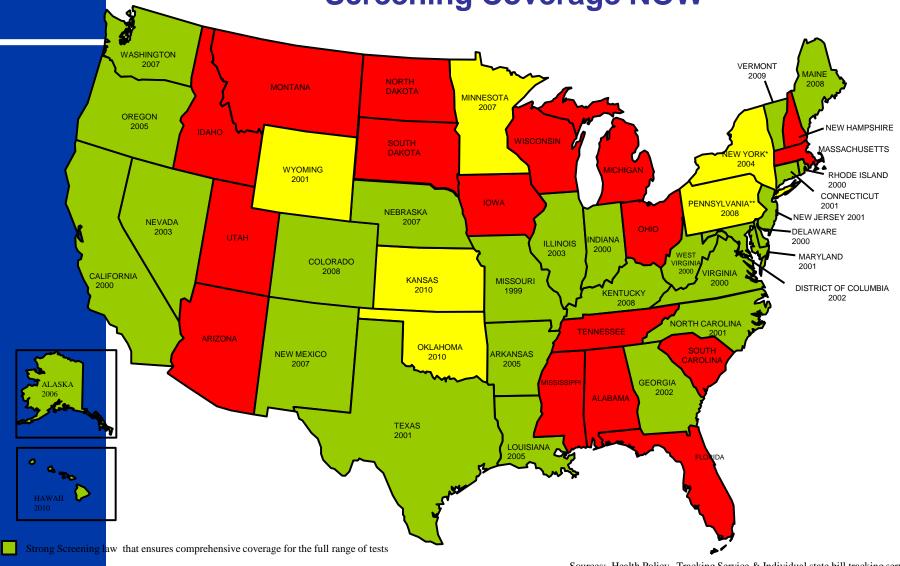
- Patchwork Coverage for Colorectal Cancer Screening
- The 50 to 64 are the fastest growing group of uninsured.
- Thirty-six percent of that age group lost coverage between 2000 and 2007.
- Only 15% of the uninsured adults 50+ undergo colorectal cancer screening.

**State Colorectal Cancer Screening Coverage Legislation Passed by 1999** WASHINGTON VERMONT NORTH MAINE MONTANA DAKOTA MINNESOTA NEW HAMPSHIRE OREGON IDAHO **MASSACHUSETTS** WISCONSIN SOUTH DAKOTA RHODE ISLAND **NEW YORK** WYOMING MICHIGAN CONNECTICUT **IOWA PENNSYLVANIA NEW JERSEY NEBRASKA** NEVADA OHIO DELAWARE UTAH INDIANA **ILLINOIS** 1998 MARYLAND COLORADO VIRGINIA **CALIF**ORNIA KANSAS WASHINGTON, D.C. KENTUCKY NORTH CAROLINA TENNESSEE ARIZONA OKLAHOMA ARKANSAS SOUTH NEW MEXICO CAROLINA MISSISSIPPI **GEORGIA** ALABAMA **TEXAS** LOUISIANA American Cancer Society National Government Relations Department Policy Research Updated September 2004

States with colorectal cancer screening coverage laws for the full range of tests

States with colorectal cancer screening coverage laws that require insurers to cover some tests, but not the full range Sources: Health Policy Tracking Service & Individual state bill tracking services

Insurance Coverage for Colorectal Cancer Screening Coverage NOW



Screening law requires insurers to cover some tests
or Statewide agreements with some insurers to cover the full range of tests

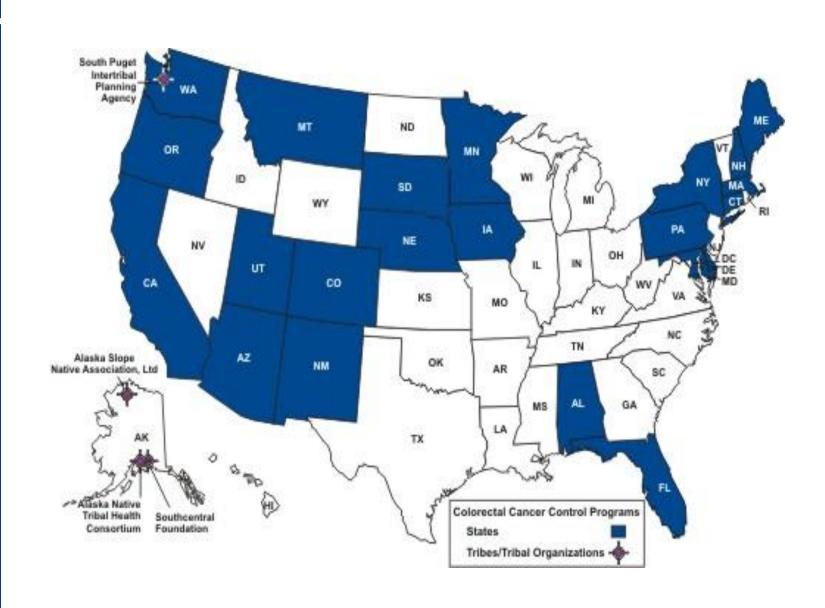
No state requirements for coverage or screening law requires insurers to offer coverage but is limiting because it does not guarantee coverage

Sources: Health Policy Tracking Service & Individual state bill tracking services

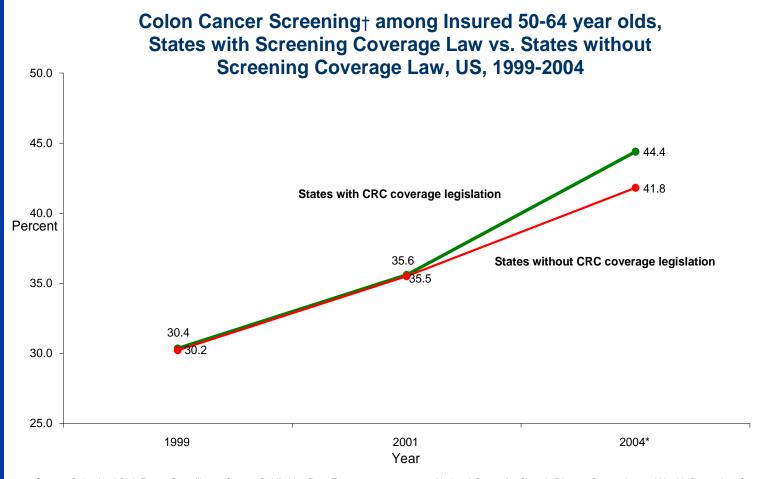
\*Pennsylvania passed its law in 2008 but restricted the mandate to employers with greater than 50 employees.

\*The New York Health Plan Association, which serves 6 million New Yorkers,,covers the full range of colorectal cancer screening tests, as a part of a voluntary collaborative with ACS.

#### **CDC Colorectal Cancer Control Program**



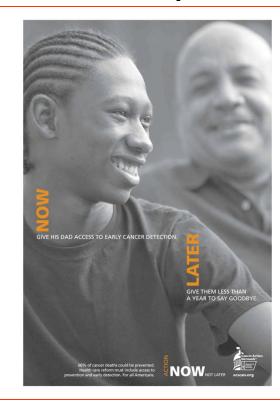
# Impact of Colon Cancer Screening Coverage Laws

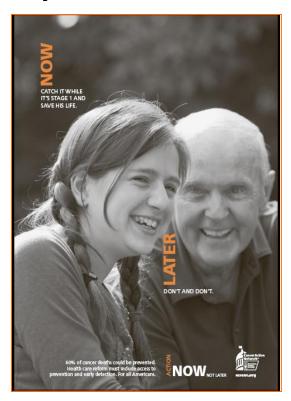


Source: Behavioral Risk Factor Surveillance System Public Use Data Tape 1999, 2001, 2004, National Center for Chronic Disease Prevention and Health Promotion, Centers for Disease Control and Prevention, 1998, 2000, 2005. \*In 2004 CRC screening rates between states grouped according to CRC coverage legislation were significantly different, (p<0.001). †An endoscopes (tests include sigmoidoscopy or colonoscopy) within the past five years.

### The Cancer Lens

If there are problems with the health care system, cancer patients will likely encounter them.





If we can fix the health care system for cancer patients, we will fix it for millions of others.

### Timeline of Key Health Reform Provisions

|   | 2010   | 2011  | 2012  | 2013   | 2014  | 2015          | 2016                | 2017                  | 2018           | 2019                    |
|---|--|---|---|--|---|---------------|---------------------|-----------------------|----------------|-------------------------|
|   |  |   |   |  | Coverage: Medicaid expansion, major insurance reforms (eg, guaranteed issue, rating rules, no pre-ex for adults) insurance exchanges, premium / cost sharing subsidies, individual / employer responsibility requirements |               |                     |                       |                |                         |
|   | Immedia  | te Insuranc   | e reforms: h  | igh risk pool,   | dependent o   | coverage to a | age 26, no pr       | e-ex for kids,        | loss ratios/ ı | ate review              |
|   | Coverage: Small business premium tax credit  |   |   |  |   |               |                     |                       |                |                         |
|   | Medicare/Medicaid Savings: Medicare provider updates, Medicaid prescription drug rebates |   |   |  |   |               |                     |                       |                |                         |
|   |  | Medicare Savings: MA payment reductions, productivity offset to FFS updates |   |  |   |               |                     |                       |                |                         |
|   |  |   |   |  | Medicare/N  | /ledicaid Sav | <b>/ings:</b> DSH r | eductions, IF         | PAB Medicare   | e proposal              |
| Delivery System Reform: Center for Medicare and Medicaid Innovation |  |   |   |  |   |               |                     |                       |                |                         |
|   |  |   | Delivery System Reform: ACOs, hospital value-based purchasing |  |   |               |                     |                       |                |                         |
|   |  | Delivery System Reform: Hospital readmissions, payment bundling             |   |  |   |               |                     |                       |                |                         |
|   |  |   |   |  |   | Delivery S    | ystem Refo          | r <b>m:</b> Physician | quality report | ing penalties           |
|   | New Revenue: Tax on prescription drug manufacturers                                      |   |   |  |   |               |                     |                       |                |                         |
|   |  |   |   | New Revenue: Excise tax on medical device makers, Medicare tax on high earners |   |               |                     |                       |                |                         |
|   |  |   |   |  | New Revenue: Tax on health insurers   |               |                     |                       |                |                         |
|   |  |   |   |  |   |               |                     |                       | New Rever      | nue: Tax on ealth plans |

# What Is In the Patient Protection and Affordable Care Act?

- Expanding Coverage
  - Private insurance
  - Medicaid
  - Medicare
- Enhancing Prevention
- Improving Quality of Life
- Decreasing Health Disparities

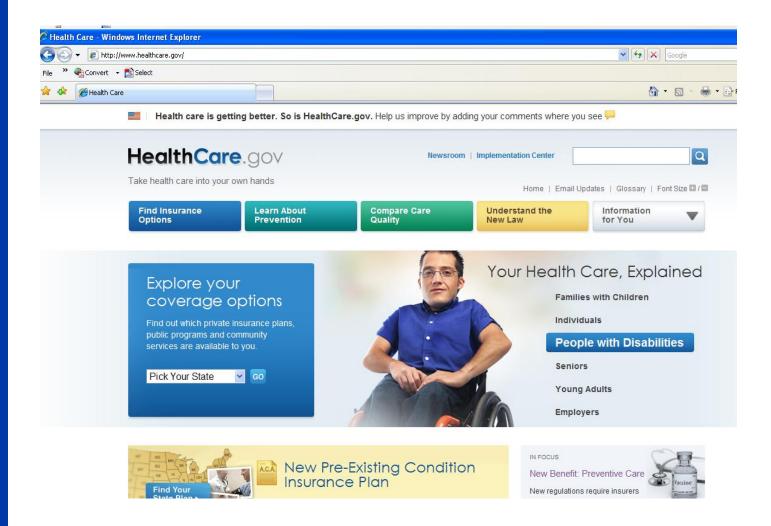
# In effect now: Pre-Existing Condition Insurance Plan (PCIP)"

 To enroll, must have pre-existing medical condition and have been uninsured for 6 months or longer.

 Application: http://www.pcip.gov/Apply.html

#### **Consumer Web Portal**

#### www.healthcare.gov



#### **Donut Hole Rebates**

 Seniors will receive their check at usual address –don't have to take any extra steps.

# Beginning 6 months after enactment (September 23, 2010)

- Dependent coverage extended until age
   26
- No pre-ex for children
- Eliminates rescissions
- No lifetime limits on coverage
- Regulates annual limits on coverage
- No cost for preventive care in "new plans"

## Early Implementation Expanding Coverage: Medicaid

#### CY 2010

- New optional category for parents and childless adults under 133% FPL – Connecticut first state to take up new option
- States under Maintenance of Effort (MOE) until 2014

#### CY 2011

- Optional state coverage of preventive services
  - Increases FMAP for states that cover prevention (Jan 1, 2013)
- Mandatory coverage of tobacco cessation services for pregnant women
  - Tobacco cessation coverage for pregnant women (Oct 1, 2010)

#### CY 2013

Increases reimbursement to primary care doctors

## Early Implementation Expanding Coverage: Medicare

#### CY 2011

- Eliminates co-payments for preventive services starting January 1, 2011
- Free wellness visit and personalized prevention plan starting January 1, 2011
- 50% discount on brand-name drugs while in the doughnut hole

Now is the time to comment on draft rules

#### Early Implementation Enhancing Prevention

#### CY 2010

- New Interagency Prevention Council at HHS to expand and coordinate prevention and public health programs and strategies.
- Establishes a National Strategy on Prevention and Wellness
- Creates a Prevention and Public Health fund
  - \$500 million for fiscal years 2010 and increased to \$2 billion in 2015 and subsequent years
- Temporary credit to small businesses to encourage investment in new therapies for the prevention of chronic diseases.

## Early Implementation Addressing Disparities

#### CY 2010

- Increases funding for Community Health Centers
- Requires enhanced collection and reporting of data on race, ethnicity, sex, primary language, disability status, and for underserved rural and frontier populations
- Expands funding for scholarship and loan repayment for physicians working in underserved areas
- Reauthorizes Patient Navigator Act
- Reauthorizes the Indian Health Care and Improvement Act

#### Medicare:

- No co-pays and coverage for colorectal cancer screening with an "A" or "B".
- Waiver of deductible for colorectal cancer screening tests regardless of coding, subsequent diagnosis, or ancillary tissue.

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#### Private Insurance:

- Coverage and no copays for colorectal cancer screening with an "A" or "B" for new health plans (starting 9/23/2010).
- Coverage and no copays for anyone Insured Through the New Exchange (by 1/1/2014)

#### Medicaid:

- Coverage and no copays for colorectal cancer screening with an "A" or "B" for newly eligible Medicaid beneficiaries(by 1/1/2014)
- Incentive to cover with nocopays for traditional Medicaid (1% increase in FMAP)

#### Indian Health Service:

- The new law permanently reauthorizes the IHS and it contains numerous provisions to modernize and update the IHS
- Amends current law, which referred to limited screening of mammography, to include "other cancer screenings"

### Public Health Improvements:

- Prevention and Public Health Fund
- Strategic Plan on Prevention and Public Health

# Financial Barriers to CRC Screening Remain For:

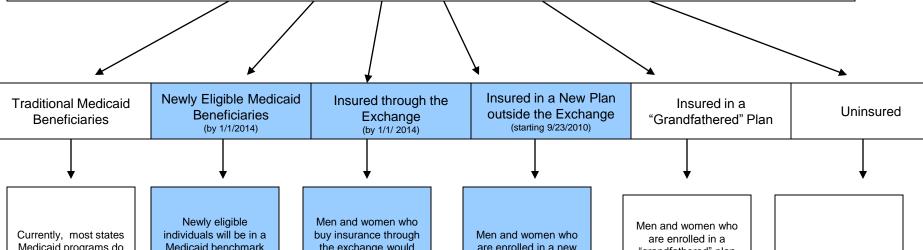
- Traditional Medicaid
- Insured in a "Grandfathered" Plan
- Uninsured
- Co-payment for those who need a polyp removal in Medicare

## Need for the Colorectal Cancer Screening Programs Now and in the Future

## Individuals who would be Eligible for the Colorectal Cancer Screening Program (established by HR 1189)

Men and women with an income less than 250%federal poverty line (27,000 for a family of one, and 55,000 for a family of 4) who are uninsured or underinsured qualify for free colorectal cancer services. These services are offered at a regular interval based on guidelines supported by ACS, ACR and other medical organizations. Currently, over 7 million men and women age 50-64 would qualify for the program.

The U.S. Preventive Services Task Force (USPSTF) and the American Cancer Society guidelines are not always in agreement and therefore the new law may require coverage for colorectal cancer screening but the benefit may not necessarily be sufficient. For example, USPSTF recommends screening for colorectal cancer screening for adults aged 50 to 75 but does not make recommendations for those who are higher risk like African Americans and individuals with a family history. So low-income adults who are at high-risk may have to rely on safety-net programs to help pay for their prevention services.



Currently, most states
Medicaid programs do
not cover the fullrange of colorectal
cancer screening tests
and services. The law
will not necessarily
change that.

Newly eligible individuals will be in a Medicaid benchmark plan and therefore have coverage of colorectal cancer screening tests according to USPSTF Guidelines.

the exchange would have coverage for colorectal cancer screening tests according to USPSTF Guidelines.

Men and women who are enrolled in a new plan would have coverage for colorectal cancer screening tests according to USPSTF Guidelines.

wen and women who
are enrolled in a
"grandfathered" plan
may not have
coverage for the fullrange of colorectal
cancer screening
tests.

Uninsured individuals would still need access to safety-net programs.

# What the Affordable Care Act means to you?

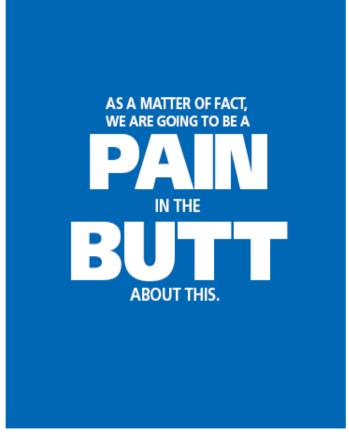
- There will be a continued need to for outreach and education.
- We will need to ensure that workforce is ready to meet the needs for the newly insured populations
- We will need to advocate for screening programs.
- We will need to increase patient navigations.
- Need to monitor communities that you serve and ensure they are not facing barriers to access

# The Society and ACS CAN Efforts at the Federal and State Level-Promoting Colon Cancer Screenings

- Establish national colon cancer screening and treatment program to address the need till all the provisions of the ACA are in effect.
- •Continue to work to pass mandates to ensure plans cover colorectal cancer screening

covered.

Work with states to ensure
Medicaid patients have access
to colorectal cancer screening
Work with IHS to ensure
colorectal cancer screening is



COLON CANCER IS THE SECOND LEADING CAUSE OF CANCER DEATHS. THIS COULD BE BASILY AVOIDED WITH ROUTHE SCREENING. It ownstreamen Solves screened, we would reduce deaths by Sol percent or more and significantly reduce the \$8 billion spent annually in treatment costs. Now there's a bill that can save lives by increasing access to screenings for uninsured Americans. Congress, it's time to act. Support HR 1738 – Colorectal Cancer Prevention, Early Detection and Treatment Act.



## Additional Advocacy Activities

Contact your local advocacy field staff in your state. They may provide direction to you so you can:

- Work with other ACS CAN volunteers
- Find allies and coalition partners
- Meet with your state legislators
- Support a multi-year strategy to increase resources
- Highlight ongoing and emerging health disparities [in your community]
- Help fight to protect what gains have been made in the past

#### For more information

www.acscan.org/healthcare



## ACS CAN staff in your state

- Utah: Michael Siler michael.siler@cancer.org
- New Mexico: Traci Cadigan traci.cadigan@cancer.org
- Colorado: Dana Dzwonkowski dana.dzwonkowski@cancer.org
- Arizona: Colby Bower colby.bower@cancer.org



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